

United States Bankruptcy Court
Western District of Washington

In re:
Marni Nicole Marchant
Debtor

Case No. 23-10520-TWD
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0981-2
Date Rcvd: Jun 20, 2023

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 22, 2023:

Recip ID	Recipient Name and Address
db	+ Marni Nicole Marchant, 4514 8th Ave NE 5, Seattle, WA 98105-4771
957144895	+ Comerica, PO Box Box 790408, Saint Louis, MO 63179-0408
957144898	+ Henry & DeGraaff, P.S., Henry & DeGraaff, PS, 119 1st Ave S 500, Seattle, WA 98104-3400
957144901	+ Patenaude & Felix, APC, 19401 40th Ave West 280, Lynnwood, WA 98036-5600
957144907	+ US Small Business Admin, 801 Riverside Ave Suite 200, Spokane, WA 99201-0908

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QMPKLEIN.COM	Jun 21 2023 07:45:00	Michael P Klein, 330 Madison Avenue S, Suite 110, Bainbridge Island, WA 98110-2544
smg	EDI: WADEPREV.COM	Jun 21 2023 07:45:00	State of Washington, Department of Revenue, 2101 4th Ave, Ste 1400, Seattle, WA 98121-2300
957144888	Email/Text: bankruptcy@alliantcreditunion.com	Jun 21 2023 03:43:00	Alliant Credit Union, Attn: Bankruptcy 11545 E Touhy Ave, Chicago, IL 60666
957144889	+ EDI: PHINAMERI.COM	Jun 21 2023 07:45:00	AmeriCredit/GM Financial, PO Box 183853, Arlington, TX 76096-3853
957144890	Email/PDF: bncnotices@becket-lee.com	Jun 21 2023 03:54:36	Amex, Correspondence, PO Box 981540, El Paso, TX 79998-1540
957144891	Email/Text: ecf@becu.org	Jun 21 2023 03:43:00	BECU, M/S 1155-1 Bankruptcy MGMT, PO Box 97050, Seattle, WA 98124-9750
957144892	+ Email/Text: ecf@becu.org	Jun 21 2023 03:43:00	Boeing Employees Credit Union, PO Box 97050, Seattle, WA 98124-9750
957144893	+ EDI: CAPITALONE.COM	Jun 21 2023 07:45:00	Capital One, Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
957144894	EDI: CITICORP.COM	Jun 21 2023 07:45:00	Citibank North America, Citibank SD MC 425 5800 South Corp Place, Sioux Falls, SD 57108
957144896	EDI: DISCOVER.COM	Jun 21 2023 07:45:00	Discover Financial, PO Box 3025, New Albany, OH 43054-3025
957144897	+ Email/Text: holly.harris@gesa.com	Jun 21 2023 03:43:00	Gesa Credit Union, Attn: Bankruptcy, PO Box 500, Richland, WA 99352-0500
957144902	+ Email/Text: lossmanagement@soundcu.com	Jun 21 2023 03:43:00	Sound Credit Union, PO Box 1595, Tacoma, WA 98401-1595
957144903	^ MEBN	Jun 21 2023 03:41:26	Suttell & Hammer, PS, PO Box C-90006, Bellevue, WA 98009
957144904	EDI: RMSC.COM	Jun 21 2023 07:45:00	Synchrony Bank/Care Credit, Attn: Bankruptcy,

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957144905	EDI: RMSC.COM	Jun 21 2023 07:45:00	PO Box 956060, Orlando, FL 32896-5060 Synchrony/PayPal Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
957144906	EDI: UNIONBANK.COM	Jun 21 2023 07:45:00	Union Bank, PO Box 650349, Dallas, TX 75265-0349
957144908	+ Email/Text: BNOTICING@WSECU.ORG	Jun 21 2023 03:43:00	WSECU, PO Box WSECU, Olympia, WA 98507-0099
957144899	Email/Text: lossprevention@iqcu.com	Jun 21 2023 03:43:00	iQ Credit Union, Attn: Bankruptcy, PO Box 1739, Vancouver, WA 98668-1739
TOTAL: 18			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
957144900	*+	Marni Nicole Marchant, 4514 8th Ave NE 5, Seattle, WA 98105-4771

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 22, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 20, 2023 at the address(es) listed below:

Name	Email Address
Jacob D DeGraaff	on behalf of Debtor Marni Nicole Marchant mainline@hdm-legal.com henrydegraaffps@jubileebk.net
Michael P Klein	trusteeklein@hotmail.com kleinlaw133@hotmail.com,mklein@ecf.axosfs.com
United States Trustee	USTPRegion18.SE.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1

Marni Nicole Marchant

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8702

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Western District of Washington

Case number: 23-10520-TWD

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:Marni Nicole Marchant
fka Nicole Marchant6/20/23**By the court:** Timothy W. Dore
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.